UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/802,163	03/16/2004	Ramanathan Kasiviswanathan	200209086-1	4154

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HEWLETT PACKARD COMPANY
P O BOX 272400, 3404 E. HARMONY ROAD
INTELLECTUAL PROPERTY ADMINISTRATION
FORT COLLINS, CO 80527-2400

EXAMINER
OYEBISI, OJO O

ART UNIT	PAPER NUMBER
3692	

MAIL DATE	DELIVERY MODE
08/10/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>06 July 2004</u>.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-18</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-18</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on <u>06 July 2004</u> is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2.   Claims 1-18 are rejected under 35 U.S.C. 102(e) as being anticipated by Ofir et

al (Ofir hereinafter, US PAT: 7,219,149).

Re claims 1, 2-4. Ofir discloses a method of handling a financial transaction in a

transaction switch, the method comprising the steps of: receiving a primary transaction

request from an initiator (see col.3 lines 37-41); identifying a host from a routing table

for receiving the primary transaction request based on details provided in the primary

transaction request (see fig.4 element 410, also see fig.5 element 510); transmitting the

primary transaction request to the identified host (i.e., the host receives the card

authorization request, see col.30 lines 15-25); receiving a response from the identified

host (i.e., the host responds and the response is returned to the service node, see

col.30 lines 18-22, also see fig.4 element 412), determining a need for transmitting the

primary transaction request to another host; and interpreting the response received and

transmitting a final outcome back to the initiator (see col.30 lines 25-45) (see col.29 line

20-col.30 line 60, see the abstract and the summary of the invention).

Re claims 5, 6-9. Ofir discloses a method of handling a composite financial transaction

in a transaction switch, the steps comprising: receiving a primary transaction request

from an initiator (see col.3 lines 37-41); identifying the transaction as a composite

transaction wherein the composite transaction comprises a transaction type and a

payment type (see col. 30 lines 10-15, see fig.4 element 410, also see fig.5 element

510); preparing a plurality of transaction packets for transmission to a plurality of hosts

based on the transaction type and the payment type (see col. 30 lines 10-15); receiving

a plurality of responses from the plurality of hosts (i.e., the host responds and the

response is returned to the service node, see col.30 lines 18-22, also see fig.4 element

412), and interpreting the plurality of responses and transmitting a final outcome to the

initiator (see col.30 lines 20-25) (see col.30 lines 25-45, see col.29 line 20-col.30 line

60, see the abstract and the summary of the invention).

Re claims 10, 11-12. Ofir further discloses a transaction switch comprising: means for

processing a transaction request (see fig.1 –fig.4); means for identifying the transaction

as multi-host or composite or both (see col.30 lines 1-15, also see col.29 lines 55-65);

means for identifying a first host for processing the transaction (see col.29 lines 62-66)

; and means for interpreting a response from the host after processing the transaction

and determining a need for further processing (see col.30 lines 20-25) (see col.30 lines

25-45, see col.29 line 20-col.30 line 60, see the abstract and the summary of the

invention).

Re claims 13, 14-17. Ofir discloses a financial transaction handling system comprising:

an initiator for initiating a primary transaction request (see fig.12b element 1289); a

transaction switch in communication with the initiator (see fig.1 element 24); and at least

one host in communication with the transaction switch for processing the transaction

request (see fig.4 element 404 and fig.5 element 504); wherein the transaction switch

comprises: means for processing the primary transaction request (see fig.3-fig.5, also

see col.3 lines 35-60); means for identifying the primary transaction request as multi-

host or composite or both type of request (see col.30 lines 1-15, also see col.29 lines

55-65); means for identifying the at least one host for sending the primary transaction

request thereto (see col.29 lines 62-66, also see col.30 lines 8-20, also see fig.5

element 510) ; and means for interpreting a response from the at least one host and

determining a need for further processing (see col.30 lines 20-25) (see col.30 lines 25-

45, see col.29 line 20-col.30 line 60, see the abstract and the summary of the

invention).

Re claim 18. Ofir further discloses a program storage medium readable by a computer,

tangibly embodying a program of instructions executable by the computer to perform

method steps for handling a financial transaction in a transaction switch (see the

abstract and the summary of the invention), the method steps comprising the steps of:

receiving a primary transaction request from an initiator (see col.3 lines 37-41);

identifying a host from a routing table for receiving the primary transaction request

based on details provided in the primary transaction request (see fig.4 element 410,

also see fig.5 element 510); transmitting the primary transaction request to the identified

host (i.e., the host receives the card authorization request, see col.30 lines 15-25);

receiving a response from the identified host (i.e., the host responds and the response

is returned to the service node, see col.30 lines 18-22, also see fig.4 element 412),

determining a need for transmitting the primary transaction request to another host; and

interpreting the response received and transmitting a final outcome back to the initiator

(see col.30 lines 25-45) (see col.29 line 20-col.30 line 60, see the abstract and the

summary of the invention).

Conclusion

A prior art of record, **Pittenger et al (US PAT: 5678010)**, cited but not relied upon is

found pertinent to the present application in the following ways: Pittenger discloses a

system for processing credit card transactions. Transaction data to be processed is sent

by point of sale terminal to a terminal node connected to a sophisticated

communications network. The terminal node uses routing data contained in the

transaction data to establish a connection to a verification service host. The connection

is established while the terminal node concurrently continues to receive and then

validate the transaction data. Overall transaction-processing time is reduced because

the network connection needed for verification of the transaction data is established

while, rather than after, transaction data is received and validated.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to OJO O. OYEBISI whose telephone number is (571)

272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, kAMBIZ ABDI can be reached on (571)272-6702. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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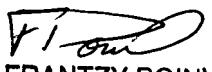
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